

AMENDMENTS TO THE SPECIFICATION

Based on the Examiner's Amendment dated February 7, 2011, please replace paragraph [0111] with the following amended paragraph.

[0111] The mandate parameters are a yield basis or a running yield of 7.4158%, a redemption yield of 5.214%, and an income re-investment rate of 5.214%. These parameters are entered at D46, D47 and D48, respectively. Because the redemption yield is the lower figure, the capital value of the bond will diminish until it reaches its redemption value at the end of the five years. Further, time moves from left to right, with a column for the initial position and then three columns for each year on FIGS. 9a and 9b. FIGS. FIG. 9a summarizes the values in the investment books of the account and FIG. 9b summarizes the performance numbers.